COMBINED DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below by my name;

I believe I am the original, first and sole inventor, if only one name is listed below, or an original, first and joint inventor if multiple names are listed below, of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR VERIFYING A FINANCIAL INSTRUMENT

pplication No; pplicable).							
tion identified above, including the claims, as							
o the examination of this application in accordance art: a duty of candor and good faith in dealing with the dividual to be material to patentability as defined in ty is deemed to be satisfied if all information known r submitted to the Office 119(a)-(d), of any foreign application(s) for patent or preign application for patent or inventor's certificate on ority is claimed:							
EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION							
OF FILING Month, Year) PRIORITY CLAIMED							
YES NO NO							
I hereby claim the benefit under Title 35, United States Code, §119(e), of any United States provisional application(s) listed below:							
DATE OF FILING							
July 10, 2000							
July 10, 2000							

I hereby claim the benefit under Title 35, United States Code, §120, of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information that is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56, which became available between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION NUMBER	DATE OF FILING		STATUS	
	DATE OF FILING	PATENTED	PENDING	ABANDONED

Attorney Docket No. PAY00-003

I hereby appoint Daniel E. Vaughan (Reg. No. 42,199), A. Richard Park (Reg. No. 41,241), Hoyt Fleming (Reg. No. 41,752) and Edward Grundler, (Reg. No. 47,615) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith, and to file, prosecute and transact all business in connection with international applications directed to said invention.

Address correspondence to:

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PATENT TRADEMARK OFFICE

Direct telephone calls to: Daniel Vaughan (650) 474-1973

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, §1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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H	Signature and Date	Jame E uple	2	Date 7/3/2001	
	Name and Citizenship	Sanjay Bhargava	India		
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	Name and Citizenship				
	Residence Address				
	Postal Address (if different from Residence)				
	Signature and Date			Date	
4	Name and Citizenship				
	Residence Address				
	Postal Address (if different from Residence)				
	Signature and Date			Date	
	Additional inventor name(s) and signature(s) attached?: YES ☐ NO ☒				